

**Information to identify the case:**

Debtor 1	<b>David B. Field</b>	Social Security number or ITIN	xxx-xx-7258
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Denise L. Field</b>	Social Security number or ITIN	xxx-xx-4251
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-30877-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David B. Field

Denise L. Field  
aka Denise L McDevitt Field

3/4/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David B. Field  
Denise L. Field  
Debtors

Case No. 17-30877-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 04, 2021

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	David B. Field, Denise L. Field, 37 Meadow Creek Dr, Cape May Court House, NJ 08210-1138
cr	+ NATIONSTAR MORTGAGE LLC, C/O Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487 UNITED STATES 33487-2853
517375282	CACH, LLC its successors and assigns as assignee, of Prosper Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517122380	Cape May Family Dental, 3151 Route 9 S # 4, Rio Grande, NJ 08242
517122383	+ Lyons,Doughty & Veldhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239
518434185	+ MidFirst Bank, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517122385	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517222409	+ Nationstar Mortgage LLC, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO BOX 619094, Dallas, TX 75261-9094
517122388	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517122391	Trojan Professional Services, PO Box 1270, Los Alamitos, CA 90720-1270

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2021 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 04 2021 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517122379	EDI: TSYS2.COM	Mar 05 2021 01:28:00	Barclays Bank Delaware, PO Box 8802, Wilmington, DE 19899-8802
517206279	EDI: CAPITALONE.COM	Mar 05 2021 01:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517122381	EDI: CAPITALONE.COM	Mar 05 2021 01:28:00	Capital One Bank (USA), N.A., PO Box 30285, Salt Lake City, UT 84130-0285
517122382	EDI: RMSC.COM	Mar 05 2021 01:28:00	JC Penney/Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
517220286	+ EDI: MID8.COM	Mar 05 2021 01:28:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
518446349	+ EDI: AISMIDFIRST	Mar 05 2021 01:28:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518446348	+ EDI: AISMIDFIRST	Mar 05 2021 01:28:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517122384	EDI: MID8.COM	Mar 05 2021 01:28:00	Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
517122387	EDI: PRA.COM		

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		Mar 05 2021 01:28:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4962
517215044	EDI: PRA.COM	Mar 05 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517337327	EDI: PRA.COM	Mar 05 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517242525	EDI: PRA.COM	Mar 05 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o JC Penney, POB 41067, Norfolk VA 23541
517122386	EDI: WFNNB.COM	Mar 05 2021 01:28:00	Pier One/Comenity Bank, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
517122389	Email/Text: bankruptcy@prosper.com	Mar 04 2021 21:23:00	Prosper Marketplace, 221 Main St # 300, San Francisco, CA 94105-1909
517365036	EDI: Q3G.COM	Mar 05 2021 01:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517122390	Email/PDF: resurgentbknotifications@resurgent.com	Mar 04 2021 21:42:47	SquareTwo Financial, PO Box 5980, Denver, CO 80217-5980
517122642	+ EDI: RMSC.COM	Mar 05 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517122392	EDI: RMSC.COM	Mar 05 2021 01:28:00	Walmart-Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024
517122393	EDI: WFFC.COM	Mar 05 2021 01:28:00	Wells Fargo Auto Finance, Bankruptcy Dept, 435 Ford Rd Ste 300, Saint Louis Park, MN 55426-4938
517194343	EDI: WFFC.COM	Mar 05 2021 01:28:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
517255889	EDI: WFFC.COM	Mar 05 2021 01:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517122394	EDI: WFFC.COM	Mar 05 2021 01:28:00	Wells Fargo Financial National Bank, PO Box 10475, Des Moines, IA 50306-0475

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin M. Buttery	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyefile@rasflaw.com
Laura M. Egerman	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor NATIONSTAR MORTGAGE LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victoria A. Steffen	on behalf of Joint Debtor Denise L. Field vsteffen@verizon.net G30369@notify.cincompass.com
Victoria A. Steffen	on behalf of Debtor David B. Field vsteffen@verizon.net G30369@notify.cincompass.com

TOTAL: 10